

Board of Governors of the Federal Reserve System



# Annual Report of Holding Companies—FR Y-6

## Report at the close of business as of the end of fiscal year

This Report is required by law: Section 5(c)(1)(A) of the Bank Holding Company Act (12 U.S.C. § 1844(c)(1)(A)); sections 8(a) and 13(a) of the International Banking Act (12 U.S.C. §§ 3106(a) and 3108(a)); sections 11(a)(1), 25, and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); and sections 113, 165, 312, 618, and 809 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850a(c)(1), and 5468(b)(1)). Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

This report form is to be filed by all top-tier bank holding companies, top-tier savings and loan holding companies, and U.S. intermediate holding companies organized under U.S. law, and by any foreign banking organization that does not meet the requirements of and is not treated as a qualifying foreign banking organization under Section 211.23 of Regulation K (12 C.F.R. § 211.23). (See page one of the general instructions for more detail of who must file.) The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, an information collection unless it displays a currently valid OMB control number.

NOTE: The *Annual Report of Holding Companies* must be signed by one director of the top-tier holding company. This individual should also be a senior official of the top-tier holding company. In the event that the top-tier holding company does not have an individual who is a senior official and is also a director, the chairman of the board must sign the report. If the holding company is an ESOP/ESOT formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

I, William E. Lowe

Name of the Holding Company Director and Official

CEO / President

Title of the Holding Company Director and Official

attest that the *Annual Report of Holding Companies* (including the supporting attachments) for this report date has been prepared in conformance with the instructions issued by the Federal Reserve System and are true and correct to the best of my knowledge and belief.

*With respect to information regarding individuals contained in this report, the Reporter certifies that it has the authority to provide this information to the Federal Reserve. The Reporter also certifies that it has the authority, on behalf of each individual, to consent or object to public release of information regarding that individual. The Federal Reserve may assume, in the absence of a request for confidential treatment submitted in accordance with the Board's "Rules Regarding Availability of Information," 12 C.F.R. Part 261, that the Reporter and individual consent to public release of all details in the report concerning that individual.*

Signature of Holding Company Director and Official

03/31/2021

Date of Signature

For holding companies not registered with the SEC—  
 Indicate status of Annual Report to Shareholders:

- is included with the FR Y-6 report
- will be sent under separate cover
- is not prepared

### For Federal Reserve Bank Use Only

RSSD ID \_\_\_\_\_  
 C.I. \_\_\_\_\_

Date of Report (top-tier holding company's fiscal year-end):

12/31/2020

Month / Day / Year

N/A

Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter's Name, Street, and Mailing Address

Texas Brand Bancshares, Inc.

Legal Title of Holding Company

1919 S. Shiloh Road, Suite 100, L.B. 30

(Mailing Address of the Holding Company) Street / P.O. Box

Garland

Texas

75042

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Lance Bigham

EVP / CFO

Name

Title

972-494-9814

Area Code / Phone Number / Extension

469-429-1432

Area Code / FAX Number

lanceb@texasbrandbank.com

E-mail Address

N/A

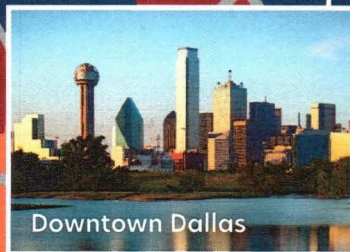
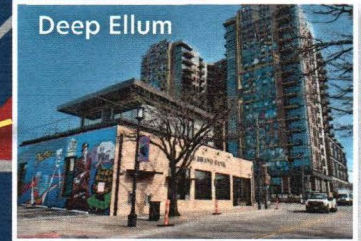
Address (URL) for the Holding Company's web page

Is confidential treatment requested for any portion of this report submission? .....	0=No 1=Yes	<input type="checkbox"/> <input checked="" type="checkbox"/>
In accordance with the General Instructions for this report (check only one),		
1. a letter justifying this request is being provided along with the report .....		
<input checked="" type="checkbox"/>		
2. a letter justifying this request has been provided separately ...		
<input type="checkbox"/>		
NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."		

## For Use By Tiered Holding Companies

Top-tiered holding companies must list the names, mailing address, and physical locations of each of their subsidiary holding companies below.

<hr/> <p>Legal Title of Subsidiary Holding Company</p> <hr/> <p>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</p> <hr/> <p>City State <input type="text"/> Zip Code</p> <hr/> <p>Physical Location (if different from mailing address)</p> <hr/>	<hr/> <p>Legal Title of Subsidiary Holding Company</p> <hr/> <p>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</p> <hr/> <p>City State <input type="text"/> Zip Code</p> <hr/> <p>Physical Location (if different from mailing address)</p> <hr/>
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# TEXAS BRAND BANK



2020  
Member FDIC



## “WHAT A LONG,

### DEAR SHAREHOLDERS,

2020 was best described by the famous song line by the Grateful Dead – “What a long, strange trip it’s been.” We went from a booming economy early in the year, to a massive drop in the stock market and an almost total lockdown of the country due to the worst pandemic in over 100 years in the spring, to civil unrest in the summer and finally to the anticipation of a new administration and a stock market boom in the fall.

Last year was truly a year like no other in recent memory.

Despite all of these headwinds, Texas Brand Bancshares, Inc., and Texas Brand Bank are pleased to announce a record year.

Borrower dissatisfaction with large, money center banks, particularly with respect to the Paycheck Protection Program (PPP), resulted in borrowers turning to community banks.

This new business, along with our existing customer base, drove growth, capital, earnings, asset quality and dividends to record levels.

At the same time, Texas Brand Bank continued to execute its long-time business plan. We are fortunate to be a community bank in the strong Metroplex economy. The fallout from the pandemic and the PPP led small businesses to choose small banks such as ours.

**GROWTH** - Year-end assets increased 34.37% to \$307,327,273. Deposits were up 37.8% to \$274,208,306, while our loan portfolio increased 23.5% to \$235,296,015. We anticipate continued strong growth in 2021, although we expect that growth to be at slower levels than the record increases that we saw in 2020.

**CAPITAL** - Our capital to assets ratio, considered by many the primary indicator of bank strength and solvency, was 9.97% at year end, significantly above “well capitalized” regulatory requirements. Despite our strong capital ratio, our after-tax return on equity from continuing operations was 9.66%. Return on average assets was 0.99%.

**EARNINGS** - Earnings were up sharply in 2020, rising 41.42% over 2019. Our earnings were core earnings from traditional operations because we contributed virtually all of our PPP fees to our allowance for loan losses in an abundance of caution. We still have a significant amount of these fees which will contribute to 2021 income, along with earnings from the second phase of the PPP. While further economic stress may impact our results, we are projecting continued strong earnings in 2021.

## STRANGE TRIP IT'S BEEN."

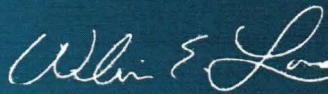
**ASSET QUALITY** - For the fifth consecutive year, we had no real estate foreclosures, no non-performing loans and no past due loans at year end, reflecting the strength of our local market and our continuing focus on credit quality. Net loan losses for the past five years are likewise zero.

**DIVIDENDS** - We continued to pay quarterly dividends in an amount equal to 15% of our net earnings, resulting in an annual return of \$386,658.58 to our shareholders. We have now paid dividends for 22 consecutive quarters.

**EXPANSION** - In late 2020, we purchased real estate located at 247 W. Davis in the rapidly growing Bishop Arts area of west Oak Cliff. We anticipate opening our fifth office there in late 2021. This office will complete our business strategy of offices located north, east, south and west of downtown Dallas, along with our original location in the Garland market. We will let you know when we open our Bishop Arts location, and we welcome you to visit us there at that time. Our company strategy of opening offices in redeveloping urban locations that do not have a banking presence continues to produce results for our shareholders.

While noting the challenges that remain from COVID-19, we are optimistic about the future. We believe our new offices and business plan will continue to add growth and profitability in 2021 and beyond.

As one of the few remaining locally owned and operated independent banks in the Metroplex, we ask that you visit us for your banking needs, and that you refer your family, friends and business acquaintances to us as well.



William E. Lowe  
President and  
Chief Executive Officer



Frederic W. Heinke  
Vice Chairman of the Board



Edward B. Tomlinson, II  
Chairman of the Board

# CONSOLIDATED BALANCE SHEETS

TEXAS BRAND BANCSHARES, INC. AND SUBSIDIARY

ASSETS	2020	2019
Total cash and cash equivalents	\$7,310,291	\$3,103,783
Interest bearing deposits in other banks	61,215,009	29,546,650
Investment Securities AFS	1,752,197	4,438,641
Stock of Federal Home Loan Bank	507,100	278,500
Stock of Texas Independent Bank	117,121	117,121
Loans, net	231,456,502	188,050,583
Bank premises and equipment, net	3,524,499	1,917,585
Other real estate owned	-	-
Accrued interest receivable	746,896	559,464
Deferred tax asset	414,268	414,268
Other assets	<u>352,455</u>	<u>374,905</u>
Total Assets	\$307,396,338	\$228,801,500
<b>Liabilities And Stockholders' Equity</b>		
Deposits:		
Noninterest-bearing demand	\$81,204,478	\$49,593,486
Interest-bearing demand	13,148,712	7,693,493
Money market and savings	87,230,141	49,271,124
Time, \$100,000 and over	76,822,612	77,180,053
Other time, less than \$100,000	<u>15,020,067</u>	<u>14,512,138</u>
Total deposits	273,426,010	198,250,294
Accrued interest payable	129,790	206,896
Deferred loan fees	1,719,952	848,096
FHLB advances	-	-
Notes payable	-	-
Other liabilities	<u>700,804</u>	<u>437,157</u>
Total liabilities	275,976,556	199,742,443
Common stock - \$5 par value; authorized 5,000,000 shares; 1,841,087 and 1,841,087 shares issued in 2020 and 2019, respectively and 1,803,087 and 1,808,087 outstanding in 2020 and 2019 respectively	9,205,435	9,205,435
Additional paid-in capital	12,481,163	12,461,411
Treasury stock - 38,000 shares and 33,000 shares at cost as of 2020 and 2019, respectively	(476,150)	(395,800)
Retained earnings	10,157,839	7,741,886
Unrealized gain on investment securities available-for-sale	<u>51,495</u>	<u>46,125</u>
Total stockholders' equity	<u>31,419,782</u>	<u>29,059,057</u>
Total liabilities and stockholders' equity	\$307,396,338	\$228,801,500

# CONSOLIDATED STATEMENTS OF INCOME

TEXAS BRAND BANCSHARES, INC. AND SUBSIDIARY

INTEREST INCOME	2020	2019
Interest and fees on loans	\$13,283,347	\$10,754,918
Interest on investment securities - taxable	6,983	20,633
Interest on investment securities - non taxable	41,108	70,256
Interest on federal funds sold	5,333	25,601
Interest on deposit accounts	<u>328,413</u>	<u>862,282</u>
Total interest income	13,665,184	11,733,690
<u>Interest Expense</u>		
Interest on Deposits		
Money market and savings	341,912	664,010
NOW accounts	39,439	26,919
Time, \$100,000 and over	1,553,677	1,743,597
Other Time	245,779	233,161
Fed Funds Purchased	20	-
Other borrowings	<u>22,215</u>	<u>16,797</u>
Total Interest Expense	2,203,042	2,684,484
Net interest income	11,462,142	9,049,206
Provision for loan losses	1,350,000	300,000
Net interest income after provision for loan losses	10,112,142	8,749,206
<u>Non-Interest Income</u>		
Service fees	241,060	195,859
Gain on sale of fixed assets	34,007	-
Gain on sale of securities	22,658	-
Other	6,663	6,168
Total Non-Interest Income	304,388	202,027
<u>Non-Interest Expense</u>		
Salaries and employee benefits	4,204,373	4,093,447
Occupancy expense	803,205	721,419
Advertising	97,244	169,409
Furniture and equipment	179,559	137,948
Data processing services	565,589	526,038
Other	<u>1,037,949</u>	<u>842,408</u>
Total Non-Interest Expense	6,887,919	6,490,669
Income before income taxes	3,528,611	2,460,564
Income tax expense	<u>726,000</u>	<u>496,043</u>
Net income	\$2,802,611	\$1,964,521

**A YEAR LIKE NO OTHER.**

# A RECORD YEAR.

	2017	2018	2019	2020
<b>OPERATING RESULTS</b>				
Net interest income	\$7,194,362	\$8,471,531	\$9,049,206	\$11,462,142
Provision for loan losses	300,000	300,000	300,000	1,350,000
Non-interest income	201,923	178,657	202,027	304,388
Non-interest expense	<u>4,667,665</u>	<u>5,563,813</u>	<u>6,490,669</u>	<u>6,887,919</u>
Earnings before provision for income taxes	2,428,620	2,786,375	2,460,564	3,528,611
Federal income tax	<u>689,189</u> <sup>1</sup>	<u>547,271</u>	<u>496,043</u>	<u>726,000</u>
Net income (loss)	1,739,431	2,239,104	1,964,521	2,802,611
<b>AT YEAR END</b>				
Total Assets	178,145,451	203,621,026	228,801,500	307,396,338
Loans, Net of allowance	143,678,549	151,259,547	188,050,583	231,453,502
Investments	29,998,021	48,153,338	33,985,291	62,967,206
Deposits	151,686,993	174,965,222	198,250,294	273,426,010
Stockholders' equity	25,315,208	27,236,418	29,059,057	31,419,782
Common shares outstanding (net of treasury)	1,814,087	1,808,087	1,808,087	1,803,087
<b>OTHER FINANCIAL DATA</b>				
Return on Avg. Assets	1.05%	1.15%	0.95%	0.99%
Return on Avg. Stockholder Equity	9.16% <sup>2</sup>	8.81%	7.35%	9.66%
Loans to deposits	91.73%	95.88%	92.42%	96.35%
Allowance for loan losses to loans	1.26%	1.26%	1.37%	1.94% <sup>3</sup>
<b>PER SHARE DATA</b>				
Net income \$	\$1.36 <sup>2</sup>	\$1.24	\$1.09	\$1.55
Book value	\$13.95	\$15.06	\$16.07	\$17.43
(in whole dollars except per share data)				

1. Federal income tax not including \$212,000 writedown of Deferred Tax Asset pursuant to Tax Cuts and Jobs Act of 2017.

2. Reflects an additional 714,286 shares totalling \$10,000,004 issued in September 2017.

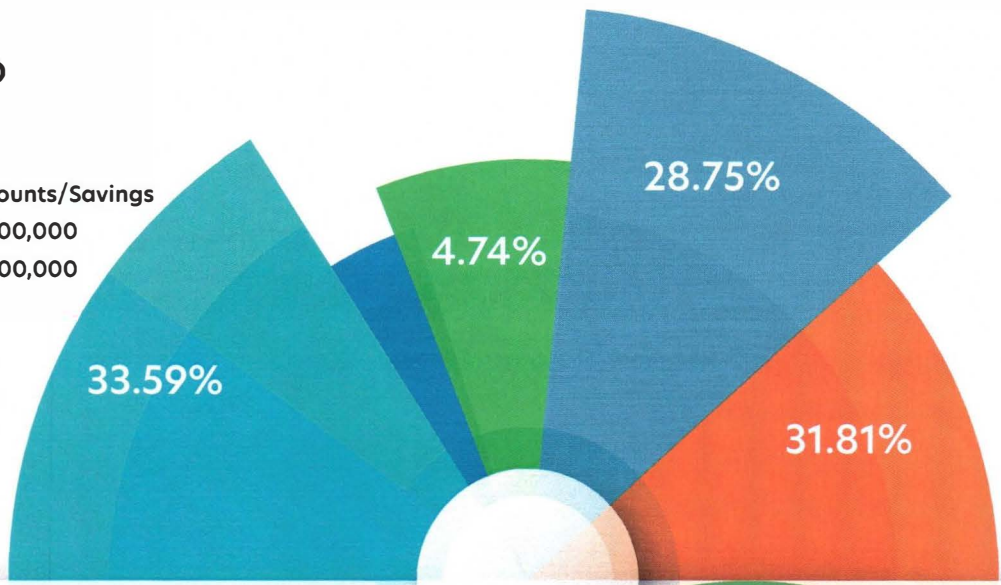
3. Net of \$36,908,000 Government guaranteed PPP loans.



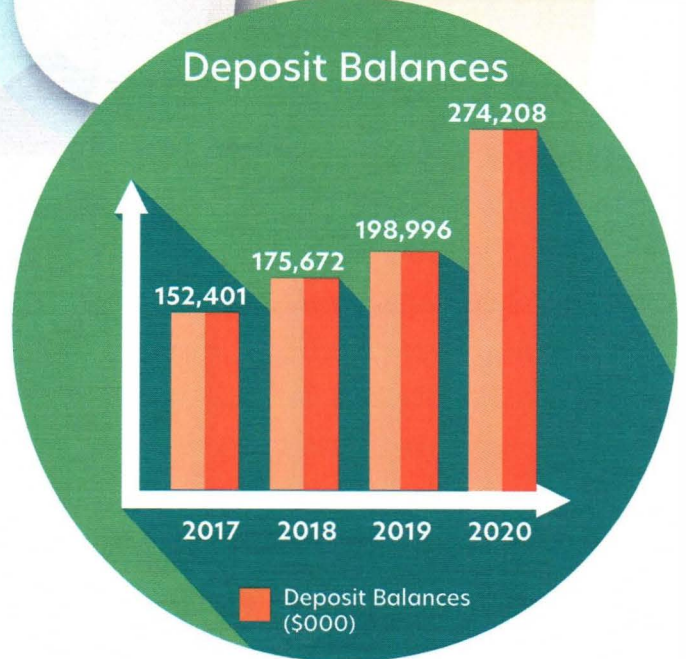
# Deposits Portfolio

December 31, 2019

- Transaction Accounts
- Money Market Deposit Accounts/Savings
- Certificates of Deposit > \$100,000
- Certificates of Deposit < \$100,000
- Other

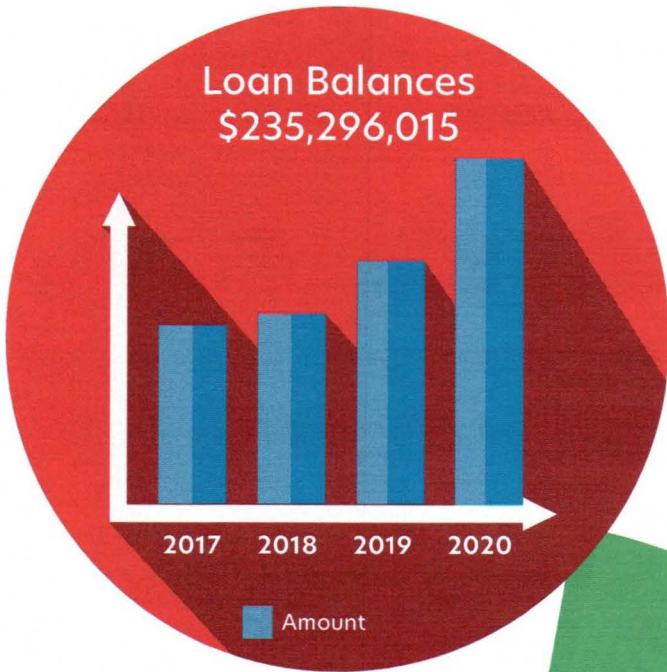


## Deposit Balances



## Loan Balances

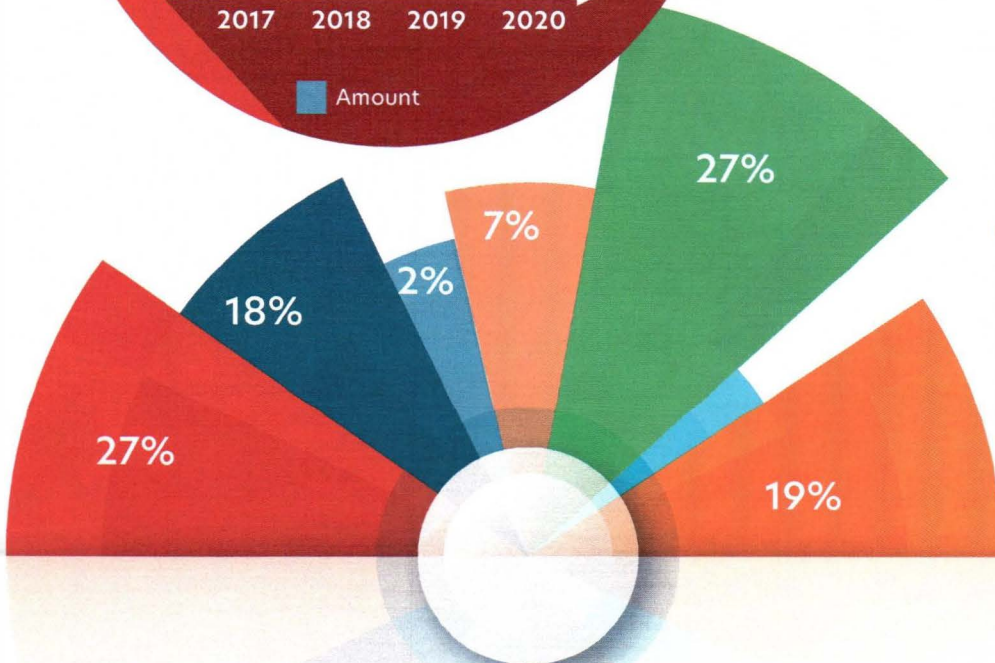
\$235,296,015



## Loan Portfolio

December 31, 2019

- 1-4 Family Real Estate
- Multi-Family Real Estate
- Single Family Construction
- Commercial and Industrial
- Owner Occupied Commercial Real Estate
- Non-Owner-Occupied Real Estate
- Other

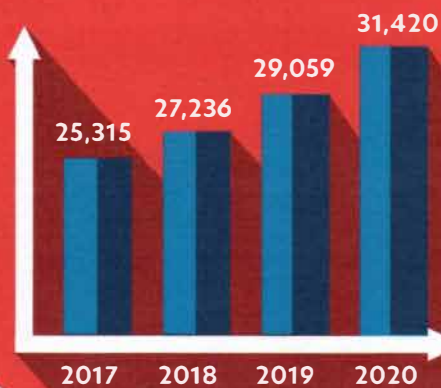


9.97%

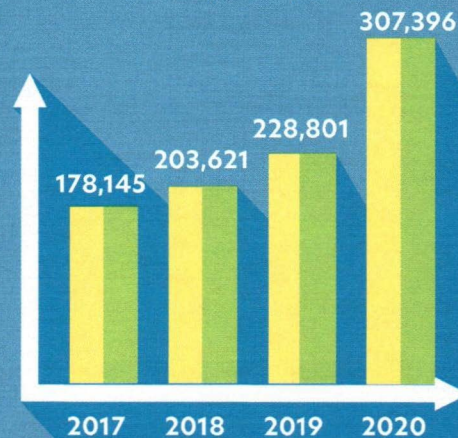
Capital to Assets Ratio

Significantly above  
"well capitalized"

Stockholders'  
Equity (000)



Total Assets (000)  
\$307,327,273



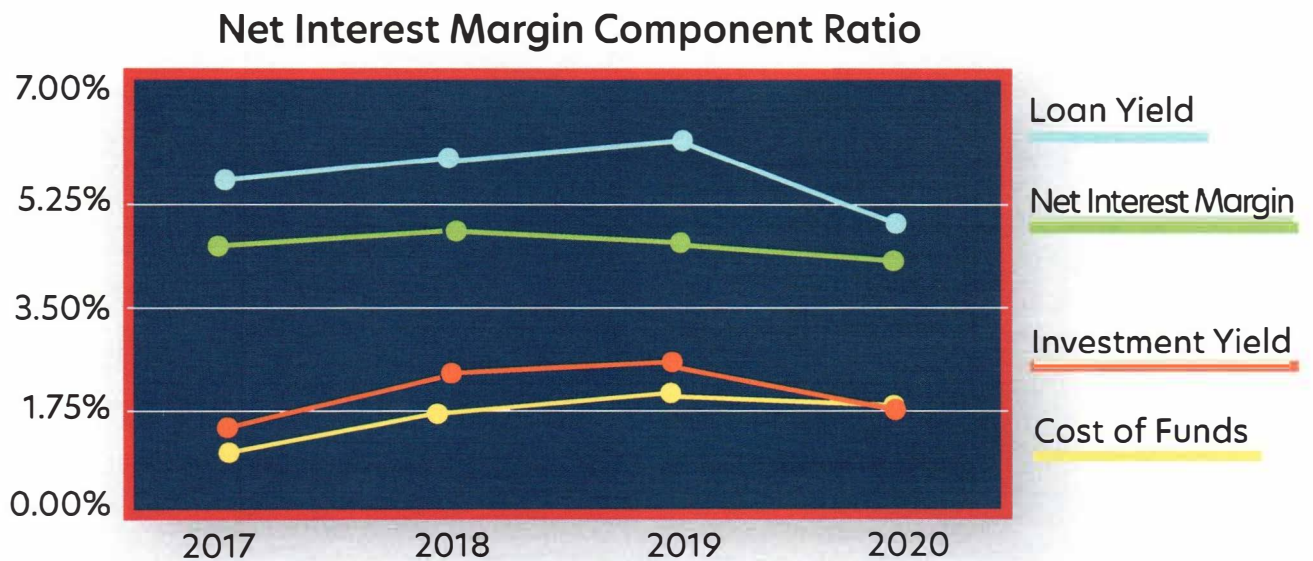
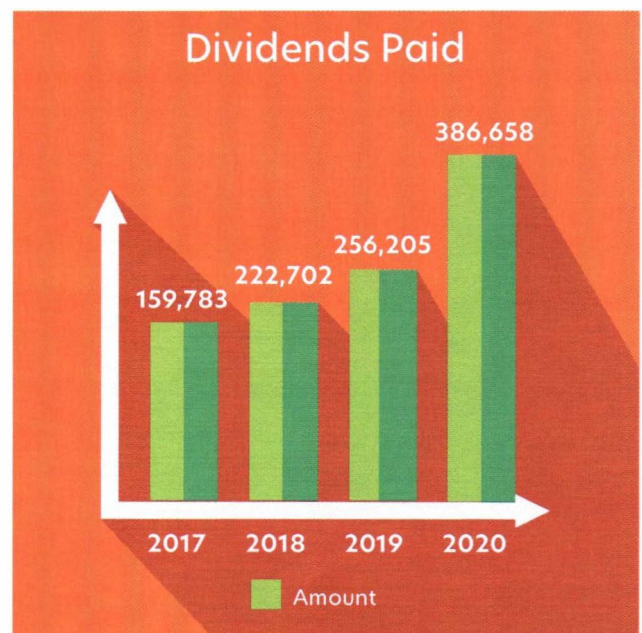
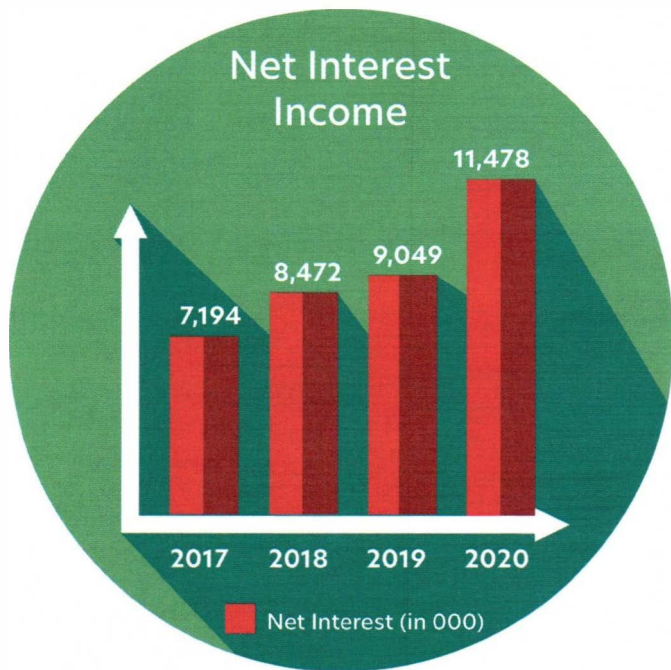
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to a **massive drop in the stock market**  
and an **almost total lockdown** of the country  
due to the **worst pandemic in over 100 years** in the spring,  
to **civil unrest** in the summer  
and finally to the anticipation of a **new administration**  
and a **stock market boom** in the fall."

Earnings up 41%

Dividends paid for 22 consecutive quarters

Producing results for our shareholders

Optimistic about 2021 and beyond



iPads/electronic tablets  
View account balances  
Encrypted software

Safe and secure  
Move money  
Mobile app

Wi-fi  
Night drop  
Digital

Electronic transfers  
Transfer funds between accounts  
Fewer trips to the bank  
Sign, scan, and send

Free smiles  
Coffee  
Cookies

Turn  
debit card  
off and on  
with a touch  
of a button

Pay bills  
Receive alerts  
Set savings goals  
Mobile wallet

Bill pay  
Mobile deposit  
Set a budget  
Anytime, anywhere

Digital banking  
Easy account opening  
Track your spending

ATMs  
Quick  
Personal

**MAKING 24/7 BANKING EASY**

# STRONG



Earning a  
5 Star Rating for the 6th year,  
Texas Brand Bank  
has been named one of  
the strongest banks in the country  
by Bauer Financial,  
the nation's premier  
Bank and Credit Union  
rating firm.

# HEALTHY



In 2020,  
Texas Brand Bank  
was named one of the healthiest banks  
among FDIC insured banks  
by Deposit Accounts,  
an organization rating all banks  
insured by the FDIC.  
Texas Brand Bank was rated  
number 26 out of 5035  
FDIC insured banks.

## BOARD OF DIRECTORS

Edward B. Tomlinson II  
*Chairman of the Board*

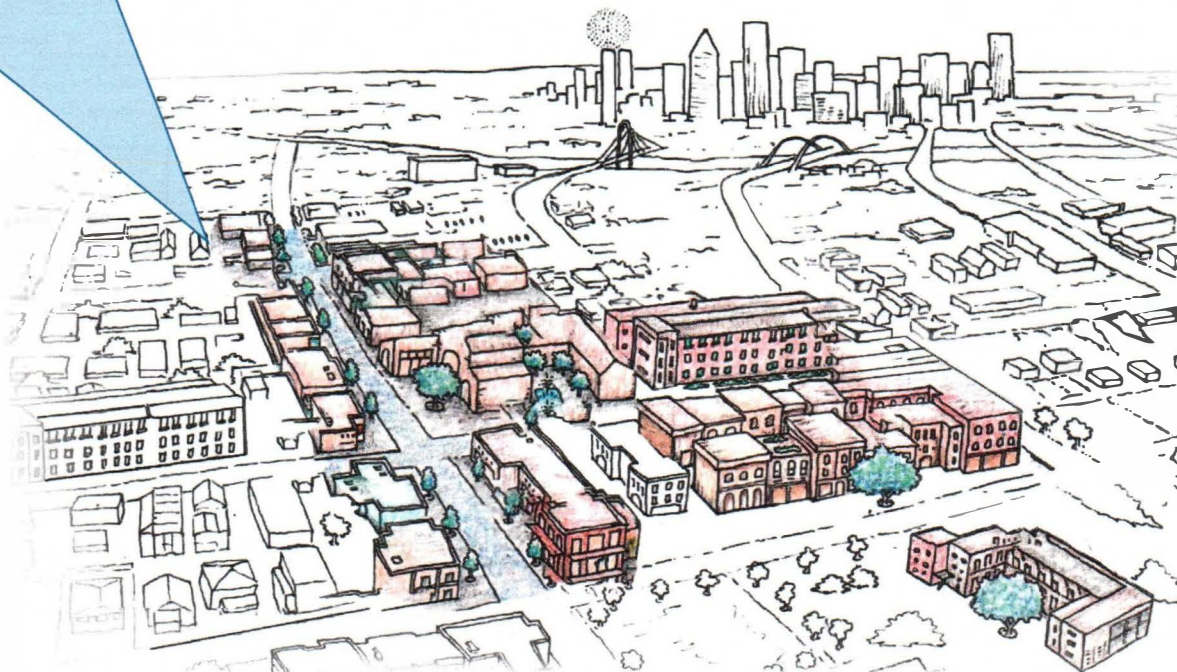
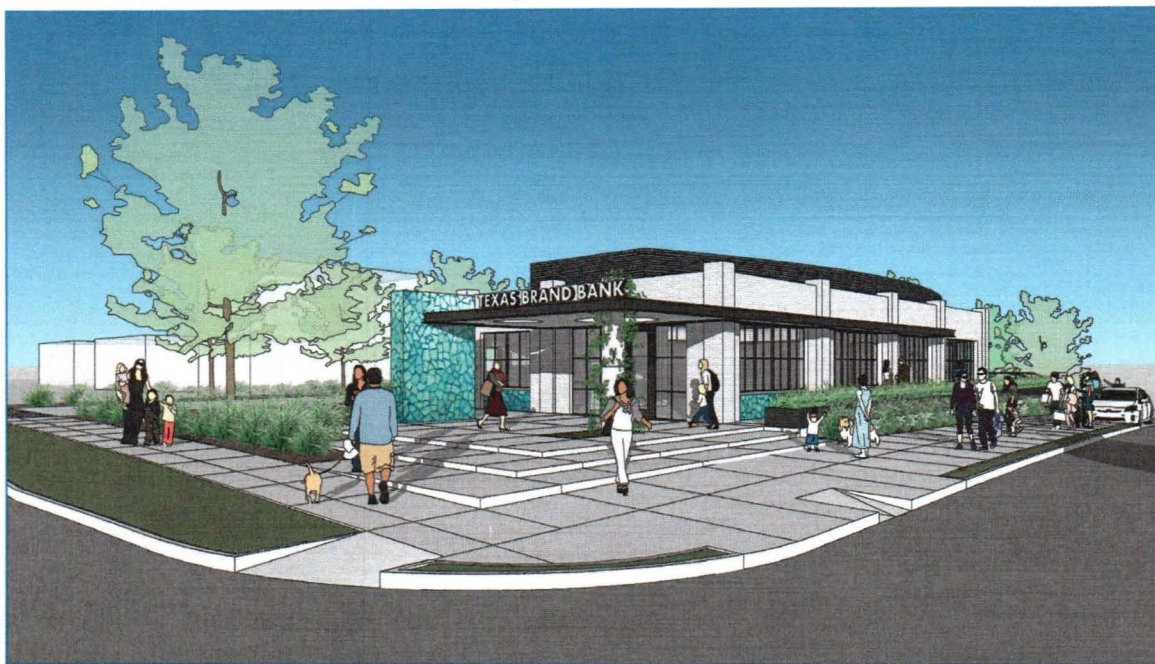
Frederic W. Heinke  
*Vice Chairman of the Board*

William E. Lowe  
*President  
and Chief Executive Officer*

Lance C. Bigham  
*Executive Vice President  
and Chief Financial Officer*

James Bowen   Chris Hill   Charles S. Leis  
Stan Luckie   John Shackelford  
D. Cecil Williams

# Bishop Arts– Opening 4th Quarter 2021



Uptown  
McKinney @ Fitzhugh

Bishop Arts  
West Davis @ Madison

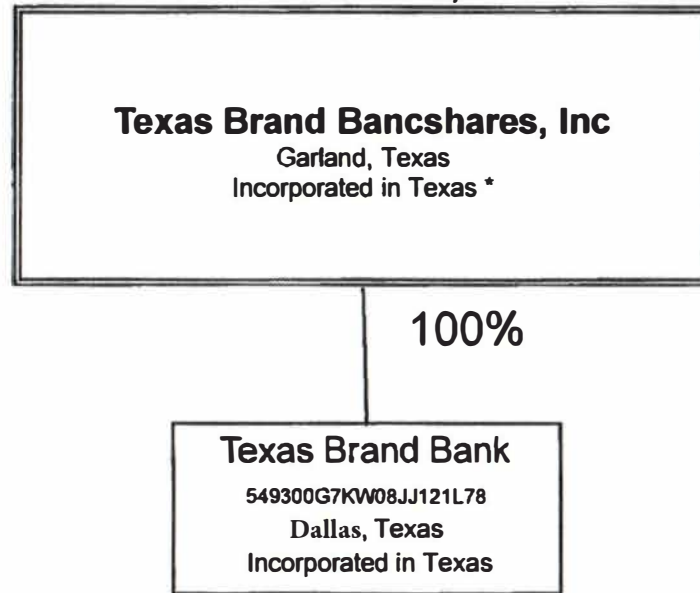
Deep Ellum  
Main @ Hall

Cedars/Southside  
Ervay @ Gano

Garland  
Miller @ Shiloh

[www.texasbrandbank.com](http://www.texasbrandbank.com)  
Member FDIC

**Texas Brand Bancshares, Inc**  
**Organization Chart**  
**Fiscal Year Ending**  
**December 31, 2020**



\* Entity has no LEI

**Results: A list of branches for your holding company: TEXAS BRAND BANCSHARES, INC. (3345234) of GARLAND, TX.**

The data are as of 12/31/2020. Data reflects information that was received and processed through 01/05/2021.

**Reconciliation and Verification Steps**

1. In the Data Action column of each branch row, enter one or more of the actions specified below
2. If required, enter the date in the Effective Date column

**Actions**

**OK:** If the branch information is correct, enter 'OK' in the Data Action column.

**Change:** If the branch information is incorrect or incomplete, revise the data, enter 'Change' in the Data Action column and the date when this information first became valid in the Effective Date column.

**Close:** If a branch listed was sold or closed, enter 'Close' in the Data Action column and the sale or closure date in the Effective Date column.

**Delete:** If a branch listed was never owned by this depository institution, enter 'Delete' in the Data Action column.

**Add:** If a reportable branch is missing, insert a row, add the branch data, and enter 'Add' in the Data Action column and the opening or acquisition date in the Effective Date column.

If printing this list, you may need to adjust your page setup in MS Excel. Try using landscape orientation, page scaling, and/or legal sized paper.

**Submission Procedure**

When you are finished, send a saved copy to your FRB contact. See the detailed instructions on this site for more information.

If you are e-mailing this to your FRB contact, put your institution name, city and state in the subject line of the e-mail.

**Note:**

To satisfy the **FR Y-10 reporting requirements**, you must also submit FR Y-10 Domestic Branch Schedules for each branch with a **Data Action** of **Change, Close, Delete, or Add**.

The FR Y-10 report may be submitted in a hardcopy format or via the FR Y-10 Online application - <https://y10online.federalreserve.gov>.

\* FDIC UNINUM, Office Number, and ID\_RSSD columns are for reference only. Verification of these values is not required.

Data Action	Effective Date	Branch Service Type	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
OK		Full Service (Head Office)	3297490	TEXAS BRAND BANK	4161 MCKINNEY AVENUE, SUITE 101	DALLAS	TX	75204	DALLAS	UNITED STATES	Not Required	Not Required	TEXAS BRAND BANK	3297490	
OK		Full Service	5213597	CEDARS/SOUTHSIDE BRANCH	1600 SOUTH ERVAY STREET	DALLAS	TX	75215	DALLAS	UNITED STATES	Not Required	Not Required	TEXAS BRAND BANK	3297490	
OK		Full Service	5484294	DEEP ELLUM BRANCH	3033 MAIN STREET	DALLAS	TX	75226	DALLAS	UNITED STATES	Not Required	Not Required	TEXAS BRAND BANK	3297490	
OK		Full Service	3818112	GARLAND BRANCH	1919 SOUTH SHILOH ROAD, SUITE 100 LB 30	GARLAND	TX	75042	DALLAS	UNITED STATES	Not Required	Not Required	TEXAS BRAND BANK	3297490	



Form FR Y-6

Texas Brand Bancshares, Inc  
 Garland, Texas  
 Fiscal Year Ending 12/31/2020

Report Item 3: Securities Holders (Public)

Current Securities Holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12/31/2020			Securities Holders not listed in 3(1)(a) through (3)(1)(c) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending 12/31/2020 (but not at fiscal year-end)		
(1)(a) Name & Address (City, State, Country)	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities	(2)(a) Name & Address (City, State, Country)	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
The Dorvin D. Leis Subtrust, Edward B. Tomlinson II, Charles S. Leis, and Stephen T. Leis TTEE Dallas, Texas	USA	Control - Voting Agreement 916,434, 50.83%, Common Stock	N/A	N/A	N/A
James Bowen Rockwall, TX	USA	*Information Filed in Confidential Report			

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Texas Brand Bancshares, Inc.  
Garland, Texas  
Fiscal Year Ending 12/31/2020

Report Item 4: Insiders (Public)

(1) Name & Address (City, State, Country)	(2) Principal Occupation, if other than with holding company	(3)(a) Title/Position with holding company	(3)(b) Title/Position with Subsidiaries (including subsidiary name)	(3)(c) Title/Position with Other Businesses (including business name)	(4)(a) Percentage of Voting Securities in holding company	(4)(b) Percentage of Voting Securities in Subsidiaries (including subsidiary name)	(4)(c) Percentage of Voting Securities in any other co. (including co. name) if ≥ 25%
The Dorvin D. Leis Subtrust, Edward B. Tomlinson II, Charles S. Leis, and Stephen T. Leis TTEE Garland, TX USA	N/A	Shareholder	N/A	N/A	50.83%	None	N/A
Edward B. Tomlinson, II Dallas, Texas, USA	Attorney, Real Estate Developer	Chairman / Director	Chairman / Director Texas Brand Bank	* Information Filed in the Confidential Report	50.83%	* Information Filed in the Confidential Report	* Information Filed in the Confidential Report
James Bowen Rockwall, Texas, USA	Attorney, Investor	Director	Director Texas Brand Bank	* Information Filed in the Confidential Report	* Information Filed in the Confidential Report	* Information Filed in the Confidential Report	* Information Filed in the Confidential Report
Charles Leis Eagle, Idaho, USA	Manager - Family Business	Director	Director Texas Brand Bank	* Information Filed in the Confidential Report	50.83%	* Information Filed in the Confidential Report	* Information Filed in the Confidential Report
Stephen Leis Keih, HI, USA	President - Family Business	N/A	N/A	* Information Filed in the Confidential Report	50.83%	* Information Filed in the Confidential Report	* Information Filed in the Confidential Report

Cecil Williams Heath, TX, USA	Funeral Director / Executive	Director	Director Texas Brand Bank	* Information Filed in the Confidential Report	* Information Filed in the Confidential Report	* Information Filed in the Confidential Report	* Information Filed in the Confidential Report
John Shackelford Dallas, TX, USA	Attorney	Director	Director Texas Brand Bank	* Information Filed in the Confidential Report	* Information Filed in the Confidential Report	* Information Filed in the Confidential Report	* Information Filed in the Confidential Report
Stan Luckie Garland, TX, USA	Retired	Director	Director Texas Brand Bank	* Information Filed in the Confidential Report	* Information Filed in the Confidential Report	* Information Filed in the Confidential Report	* Information Filed in the Confidential Report
Frederic Heinke Dallas, TX, USA	Banker	Vice Chairman / Director	Vice Chairman / Director Texas Brand Bank	* Information Filed in the Confidential Report	* Information Filed in the Confidential Report	* Information Filed in the Confidential Report	* Information Filed in the Confidential Report
William E. Lowe Dallas, TX, USA	Banker	CEO / President / Director	CEO / President / Director Texas Brand Bank	* Information Filed in the Confidential Report	* Information Filed in the Confidential Report	* Information Filed in the Confidential Report	* Information Filed in the Confidential Report
Lance Bigham Dallas, TX, USA	Banker	CFO / Director / Secretary	CFO / Director / Secretary Texas Brand Bank	* Information Filed in the Confidential Report	* Information Filed in the Confidential Report	* Information Filed in the Confidential Report	* Information Filed in the Confidential Report